



### Safety Tips - Bad Weather - Miami, FL

Exercising a high level of caution during inclement weather conditions is necessary in order to ensure your safety. [Miami-Dade Fire Rescue](#) recommends that you take the following precautions while driving in the rain.

Make sure that your windshield wipers are in good condition prior to leaving the house.

Make sure that your headlights are working.

When it starts raining, turn on your headlights immediately.

Reduce your speed.

If you begin to feel threatened by the rain, pull over until it calms down.

Keep one space between you and the car ahead.

Avoid flooded areas.

If you are unable to avoid puddles, make sure that you drive very slowly and afterwards dry your brakes off by pressing on them gently and slowly.

At times, inclement weather brings lightning, and with South Florida being the lightning capital of the world, extra precautionary steps should be exercised to avoid injury.

Use the “30-30 Rule” when you see lightning by counting until you hear thunder. If that time is 30 seconds or less, seek shelter immediately because the storm is close enough to be dangerous.

When outside, avoid being the tallest object.

Don't stand under or near an isolated tree or small group of trees.

Get inside a sturdy structure before the storm approaches.

Unplug all unnecessary appliances.

Don't use the telephone during a storm unless it's an emergency.

Don't stand by open windows, doors or patios during a thunderstorm.

Get out of boats and away from water.

If a sturdy shelter is not available, get inside a hard-topped automobile and keep the windows up.

Don't take a bath or shower during a thunderstorm.

If you feel your skin tingle or your hairs stand on end, squat low to the ground on the balls of your feet. Place your hands on your knees with your head between them. Make yourself the smallest target possible and minimize your contact with the ground- **do not lie flat on**

**the ground.**

If someone is struck by lightning, call 9-1-1 immediately.

Each year in the United States, an average of 62 people are killed by lightning. Lightning is the deadliest weather hazard in Florida, claiming more lives than any other weather occurrence combined. In 2005, the state of Florida recorded 1,054,316 cloud-to-ground flashes. According to the National Weather service, 1,000 people are sent to the hospital annually for lightning-related injuries. These injuries can be life-long and debilitating.

J.P. would like to remind everyone to think Safety 1st.

There are numerous challenges facing policy holders attempting to have their insurance claims timely honored by insurance companies: The delays in investigation of claims, the endless request for documents, requests for sworn statements or examinations under oath, requests for recorded statements, issues related to actual cash value determinations, issues related to replacement cash value determinations, recovery of additional living expenses issues, costs of debris removal issues, contents or personal property claims issues, law and ordinance issues, damages to dwelling or structure related issues, fraud and arson accusations, application issues, material misrepresentation issues, total loss or constructive total loss issues, appraisal or appraiser issues, umpire issues, recovery for theft or vandalism damage, mold issues, supplemental claim issues, business interruption loss and other issues, including [litigation](#).

J.P. Gonzalez-Sirgo, P.A. helps insurance policy holders recover what they are due on their insurance claims. For a free consultation, please contact our office in Miami-Dade County at 305-461-1095 or toll free at 1-866-71-CLAIM or fill out the short online [contact form](#) and a member of our office will contact you immediately or visit us in [Espanol](#).